

Powers Kirn, LLC  
ecf@powerskirn.com  
728 Marne Highway, Suite 200  
Moorestown, NJ 08057  
856-802-1000  
Attorney for Wells Fargo Bank, N.A.



Order Filed on April 26, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Richard Mormando  
Elaine Mormando

Case No.: 18-19241-MBK

Hearing Date: 04/23/2019

Judge: Honorable Michael B. Kaplan

Chapter: 13

### ORDER CURING ARREARS AND PROVIDING FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

DATED: April 26, 2019

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Caption of Order:

**ORDER CURING ARREARS AND PROVIDING  
FOR FURTHER DEFAULT**

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Upon the motion of Powers Kirn, LLC, Attorney for Wells Fargo Bank, N.A., debtor(s)' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property commonly known as 14 Bellflower Drive, Lakewood, NJ 08701, as hereinafter set forth, and for cause shown, it is

**ORDERED** as follows:

1. Debtor(s) shall resume regular monthly mortgage payments starting on May 1, 2019.
2. Should debtor(s) default in any payment for a period exceeding thirty (30) days, upon certification of mortgagee's attorney, with notice to the trustee, debtor and debtor's attorney, if any, but without further hearing, the stay shall be vacated by further order of this Court.
3. The Mortgagee is awarded attorney's fees and costs in the amount of \$681.00 in relation to the prosecution of the instant motion for relief to be collected and paid by the Standing Chapter 13 Trustee through the debtor's plan payments.
4. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Richard Mormando  
 Elaine Mormando  
 Debtors

Case No. 18-19241-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2019.

db/jdb +Richard Mormando, Elaine Mormando, 14 Bellflower Drive, Lakewood, NJ 08701-7363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 28, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 James J. Cerbone on behalf of Debtor Richard Mormando cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 James J. Cerbone on behalf of Joint Debtor Elaine Mormando cerbonelawfirm@aol.com,  
 cerbonejr83307@notify.bestcase.com  
 Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
 William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
 William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
 TOTAL: 8